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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
KITCHEN, et al. : Art Unit: 2162
Serial No: 09/820,804 : Examiner: R. Alvarez
Filed: march 30, 2001 :
For: ELECTRONIC BILL PRESENTMENT WITH BILL CATEGORIAZATION

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited
with the U.S. Postal Service as First Class Mail addressed
to the Assistant Commissioner for Patents, Washington,
D.C. 20231

on October 1, 2001

[Signature]
Signature

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN



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